

**Agenda Item 5(b)**  
**September 23, 2014 EOC Meeting**

**Briefing Document On**  
**Progress of Travel Insurance Pan-Industry Project Group (TIPIP)**  
**September 19, 2014**

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CAFII, the Travel Health Insurance Association (THiA), and the Canadian Life and Health Insurance Association (CLHIA) have formed a Travel Insurance Pan-Industry Project Group (TIPIP). The essence of TIPIP's mandate is to develop a pan-industry response to issues related to travel health insurance that have been articulated by the Canadian Council of Insurance Regulators (CCIR).

While the 2014-2017 CCIR Strategic Plan has not yet been published, TIPIP has been advised that when it is published imminently it will set out a review initiative related to travel health insurance with a particular focus on policy wording and pre-existing condition exclusions, disclosure, and general fair treatment of customers in on-line, call centre and in-person sales and support.

TIPIP is owned by the three participating associations and chaired by CLHIA. Participation in its meetings has been limited to a maximum of four representatives per Association to keep the group to a manageable number. CAFII's representatives participating are Greg Grant, Emily Brown, and Brendan Wycks. TIPIP is also supported by Jill McCutcheon of Borden Ladner Gervais as legal counsel (under a retainer relationship with THiA, so at no incremental cost to TIPIP or the participating Associations).

TIPIP has been meeting every two weeks since late June and is focused on developing a briefing document on the travel health insurance industry in Canada for the CCIR, and having it ready to be the focus of a stakeholder group meeting with CCIR in early November. The document may also include some recommendations.

TIPIP is targeting completion of a near-final draft of the briefing document by early October and will be seeking feedback from the memberships of the three participating Associations before it is finalized.

In the meantime, TIPIP has provided to CCIR, for its October 2-3/14 Fall Meeting, the progress report set out on the following page. CCIR is aware of TIPIP's work and supportive of the pan-industry initiative.

## **Travel Insurance Pan-Industry Project Group (TIPIP): Update for CCIR**

### **About TIPIP:**

- The industry is giving serious consideration to the travel health insurance issues recently identified through CCIR
- As a result, TIPIP was developed in June 2014 to respond to CCIR regarding issues relating to travel health insurance. TIPIP is looking forward to working in consultation with CCIR on this initiative.
- TIPIP is owned by the participating Associations:
  - Travel Health Insurance Association (THIA)
  - Canadian Association of Financial Institutions in Insurance (CAFII)
  - Canadian Life and Health Insurance Association (CLHIA)
- TIPIP is chaired by CLHIA who will act as primary contact for CCIR on behalf of the group. Please contact Karen Voin at (416)-359-2020 or [kvoin@clhia.ca](mailto:kvoin@clhia.ca).

### **Status:**

- TIPIP has been meeting every two weeks since June to develop an industry response to CCIR.
- As a first step, TIPIP is preparing a briefing document that will provide CCIR with an overview and discussion of issues related to the travel health insurance industry. This will include the role the industry plays in providing disclosure to consumers including Call Centre support, policy wording with a specific focus on pre-existing condition clauses, medical questionnaires, training and licensing, and "white-labelling". The report will also outline areas where the industry is currently considering potential change to assist in improving the consumer experience and providing "peace of mind".
- While we've made significant progress in a number of areas, some of the issues are complex and there are areas where further deliberations, dialogue (including with CCIR), and consensus building will be required.

### **Next Steps:**

- TIPIP's work continues, including engaging the memberships of the three participating Associations in the deliberations.
- TIPIP will circulate the briefing document referenced above to CCIR in October
- TIPIP representatives will attend a stakeholder group meeting with CCIR in early November, to share more insight into the work being done, dialogue, and seek feedback from CCIR.